

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR
9004-1(b)

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Attorneys for Movant
U.S. BANK TRUST, N.A., AS TRUSTEE
FOR LSF10 MASTER PARTICIPATION
TRUST BY CALIBER HOME LOANS,
INC., AS ITS ATTORNEY IN FACT
JILL A. MANZO, ESQ.
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bankruptcy@feinsuch.com

In Re:

UMIT ARAT

Debtor(s).



Order Filed on February 13, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-20673
Chapter: 13

Hearing Date: February 6, 2020

Judge: HONORABLE VINCENT F.
PAPALIA

Recommended Local Form: ☒ Followed ☐ Modified

ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS

The relief set forth on the following page(s) is hereby **ORDERED**.

DATED: February 13, 2020

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

Applicant:	U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10 MASTER PARTICIPATION TRUST BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT
Applicant's Counsel:	Fein, Such, Kahn & Shepard, P.C.
Debtor's Counsel:	DAVID G. BESLOW
Property Involved (Collateral")	175 WEST 2ND STREET CLIFTON, NJ 07011

Relief sought: ☒ Motion for relief from the automatic stay

☐ Motion to dismiss

☐ Motion for prospective relief to prevent
 imposition of automatic stay against the
 collateral by debtor's future bankruptcy
 filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is
(are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

☒ The Debtor is overdue for 3 months, from November, 2019
to January, 2020.

☒ The Debtor is overdue for 3 payments at \$1,846.87 per
month with \$15.65 in suspense.

☐ The Debtor is assessed for N/A late charges at N/A per
month.

☐ Applicant acknowledges receipt of funds in the amount of
N/A received after the motion was filed.

Total Arrearages Due \$5,524.96.

2. Debtor must cure all post-petition arrearages, as follows:

☐ Immediate payment shall be made in the amount of \$N/A.
Payment shall be made no later than N/A.

☒ Beginning on February 1, 2020, regular monthly mortgage
payments shall continue to be made in the amount of
\$1,846.87.

☐ Beginning on N/A, additional monthly cure payments shall
be made in the amount of \$N/A for N/A months.

☒ The amount of \$5,524.96 shall be capitalized in the Debtor's Chapter 13 plan. The Debtor must file a modified plan and budget within 7 days.

3. Payments to the Secured Creditor shall be made to the following address(es):

☐ Immediate payment:

☒ Regular monthly payment: Caliber Home Loans, Inc.
P.O. Box 24330
Oklahoma City, OK 73124

☐ Monthly cure payment:

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Umit Arat
DebtorCase No. 19-20673-VFP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Feb 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2020.

db +Umit Arat, 175 W 2nd St, Clifton, NJ 07011-2409

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 16, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2020 at the address(es) listed below:

David G. Beslow on behalf of Debtor Umit Arat yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com/ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Denise E. Carlon on behalf of Creditor PNC BANK, National Association dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jill Manzo on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10 MASTER
PARTICIPATION TRUST By Caliber Home Loans, INC., as its attorney in fact bankruptcy@feinsuch.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor PNC BANK, National Association
rsolarz@kmlawgroup.com
Sindi Mncina on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10 MASTER
PARTICIPATION TRUST By Caliber Home Loans, INC., as its attorney in fact smncina@rascrane.com
Sindi Mncina on behalf of Creditor U.S. BANK TRUST N.A. smncina@rascrane.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8